

DEC 22 2006

## REMARKS

**General:**

Claims 1-14 are pending in the application. Claims 1-14 are rejected. Claims 1, 6, and 11 are amended.

No new matter is added by this amendment.

The applicant thanks the examiner for the courtesy extended to applicant's representative at an interview at the Patent Office on December 19, 2006. The substance of the interview is noted below.

***Claim rejections – 35 USC § 103***

Claims 1-14 were rejected as obvious over U.S. Patent No. 6,526,386 (Chapman et al.) in view of U.S. Patent No. 6,519,5678 (Harvey et al.)

As was explained at the interview, a fundamental difference between Chapman's system and the applicant's system is that Chapman's system is based on, for example, "a commercial off-the-shelf relational database, such as Microsoft Access™," col. 6, lines 47-49, and uses conventional database techniques to "enter, edit, view, or otherwise manipulate data contained in a database," col. 3, lines 44-45. In Chapman's system, an image of a human-readable form would be created only when the form is sent to a printer, with all transactions being carried out using the database data.

The present invention, in contrast, converts the data at an early stage ("while the agent is inputting information, the information is being ... formatted into the download image," page 6, lines 14-15) into an "uneditable image," page 6, line 18. Subsequent transactions then use the uneditable image file, typically with the complete package of forms for a proposal "compressed and combined into a single self-extracting file," page 6, line 23. The examiner requested amended claims to recite this distinction better, and amended claims are filed herewith.

In its special context of transmitting and presenting proposal information from a prospective insured person about a prospective insured risk, the present invention provides several advantages over the conventional database approach.

- The insurance community, many of whose members are distrustful of new technology, is more comfortable with the images.
- The use of “uneditable” images provides a high level of assurance against inadvertent alteration of the information contained in the forms.
- The single compressed file is very convenient to distribute where the information is being sent to several different insurers.

The examiner requested stronger language reciting that the components of the system recited in the claims actually carry out the functions assigned to them, and suggested that the components should be recited in claim 1 in the order in which the data passes through them. These changes have been made to claim 1, and similar changes have been made to claim 11.

The examiner also requested stronger language in claim 6 to distinguish the “new business” with which the present invention is concerned from the renewals with which Chapman is concerned. The examiner argued that Chapman’s renewals could implicitly be made with modified particulars, and that a modified renewal would in some sense be “new business.” In this connection it is noted that Chapman discloses that particulars *could* be modified (the Form FH-1 shown in Fig. 10 has specific provision for substituting a replacement vehicle) but does not actually disclose modifying the particulars, or indicate how that would be done in Chapman’s system. Col. 6, lines 25-30 mentions inputting details of premium payments, but even that does not specifically address changes in premiums from year to year.

In the course of the interview it was noted that in the described embodiments the database 102 always contains the unformatted data received from the remote agents, and may also, but does not necessarily, contain the formatted form images. Claim 1 has been amended to be more precisely supported by the embodiments in this respect.

**Conclusion:**

In view of the foregoing, reconsideration and withdrawal of the examiner's objections and rejections, and allowance of all of claims 1-14, is earnestly solicited.

Respectfully submitted,

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